

AIA Vitality

AIA VITALITY ADVISER FAQS



General Questions

What is AIA Vitality?

AIA Vitality is an award winning health and wellbeing program that can be purchased with an eligible AIA Australia life insurance policy.

The aim of AIA Vitality program is to change the conversation around life and health insurance, and around Australians' lifestyle choices in general, from 'what if something happens?' to 'how can we prevent it from happening?'

We believe that we can encourage Australians to make positive, permanent changes to their lifestyle that will make an impact on national health over time:

- Engaged AIA Vitality members enjoy lower insurance premiums and AIA Vitality partner rewards as well as improved health
- Society benefits through improved productivity and a reduced healthcare burden on governments
- and we as a company benefit through the reduced length and number of insurance claims.

AIA Vitality rewards AIA Australia customers for taking proactive action to understand and improve their health through a range of tools and incentives like reduced premiums and discounts from leading brands.

Why is AIA Vitality important to AIA Australia?

AIA Vitality provides AIA Australia with the opportunity to change the landscape of life insurance within Australia by offering members the opportunity to improve their health and enjoy many other discounts and rewards through our AIA Vitality program. Policy owners may also receive premium discounts. This will allow financial advisers and our Client Development team to have a whole new conversation with existing and potential new clients. The objectives for AIA Vitality include the following:

- Attract new clients
- Retain clients - AIA Vitality members have lapse rates up to 30% lower than non-Vitality members.
- Position AIA Australia as a market leader in the insurance industry
- Position AIA Australia as a thought leader in wellbeing and prevention
- Build a retail brand in Australia.

Why should clients apply for AIA Vitality?

- Could receive discounts on their premiums
- Will have the opportunity to get support with understanding and improving their health
- Can receive benefits and rewards depending on their AIA Vitality Status

What are AIA Vitality Points and how do these relate to the AIA Vitality Status?

AIA Vitality Points can be earned by AIA Vitality members by participating in various activities to know and improve their health and wellbeing. These points all contribute to the member's AIA Vitality Status.

The more activities that an AIA Vitality member engages in, the more points they earn and the higher their AIA Vitality Status. As a member's status increases, the more savings, benefits and rewards they will receive both through AIA Vitality partner benefits and discounts on lifestyle, travel, health and fitness products. The policy owner will be rewarded through discounted premiums on eligible AIA Australia insurance policies.

For example, AIA Vitality members can earn points by completing a workout at an AIA Vitality partner gym.

Members earn 100 AIA Vitality points for each time they visit the gym, up to a physical activity cap of 15,000 points per annum each AIA Vitality membership year.

AIA Australia reserves the right to add or remove partners and vary or withdraw benefits at any time.

What are the different AIA Vitality statuses?

The four statuses from lowest to highest are:

- Bronze – 0 to 9,999 points
- Silver – 10,000 to 19,999 points
- Gold – 20,000 to 29,999 points
- Platinum – 30,000 or more points

What is an AIA Vitality Year?

The AIA Vitality membership year will run for 12 months from registration. The registration date being the date the membership is created.

Where AIA Vitality is added to an eligible insurance policy at point of sale (i.e. issue date of the policy), the policy year and the AIA Vitality membership year may be the same and may renew at the same time.

Where AIA Vitality is added to an eligible insurance policy at any date other than the issue date of the policy, the policy year and the AIA Vitality membership year will not be the same and therefore will renew at different times.

For the purposes of integrated products, the AIA Vitality Status of the member just prior to the policy anniversary will be used as the basis to determine any AIA Vitality benefits including changes to their premium such as Premium Flex. These benefits and changes will be communicated to policy owners on their following policy anniversary.

How long does an AIA Vitality member retain their AIA Vitality Status once they reach it?

An AIA Vitality Status is carried over to the next AIA Vitality membership year and benefits and discounts will be based on this status. Although the status will be carried over, the points will drop to zero at the start of each AIA Vitality membership year and members will need to earn the points again in order to maintain the highest eligible discount on their insurance policy.

Eligibility

Who is eligible to apply for AIA Vitality?

To be an AIA Vitality Member, you must:

- permanently reside in Australia;
- provide a valid and unique email address and contact phone number;
- be at least 18 years old;
- be an individual and not a company or trust;
- be insured under an eligible insurance policy or be an eligible person associated with the holder of an eligible insurance policy (for example, an employee of an employer, or member of a fund, that has taken out an eligible insurance policy) as determined by us; and
- meet any other eligibility criteria or conditions described as part of your application process.

We may allow you to be an AIA Vitality Member if you don't meet the above criteria at our discretion. For example, we may allow a person under the age of 18 to become a member, subject to meeting the conditions in clause 1.5 of the AIA Vitality Terms and Conditions.

If we determine that you no longer meet any of the above criteria, we may cancel or suspend your membership.

You may only hold one AIA Vitality Membership at any time.

Which policies are eligible with AIA Vitality?

- Priority Protection (PP)
- Priority Protection for Platform Investors (PPPI)

Lump Sum and Income Stream benefits where the application form includes an option to apply for AIA Vitality.

- AIA Health policies, which include AIA Vitality membership as a built-in feature.

Refer to the Integrated Product section for more information.

Sign Up and Registration

When can a client apply for AIA Vitality?

For PP or PPPI Policies

The life insured can apply for AIA Vitality at the same time as the policy owner applies for an eligible AIA Australia insurance policy (i.e. at New Business stage).

A client can apply for AIA Vitality if they are the life insured under an eligible AIA Australia insurance policy that is in force already. The life insured will need to contact their financial adviser to facilitate this process for them.

NB: For more information, please refer to the eApp® Express section contained in this document below.

For AIA Health Policies

When the life insured applies for, and is issued with, a AIA Health policy, they will automatically be issued with an AIA Vitality membership.

How much does it cost to join and become an AIA Vitality member?

Effective 1 January 2020: For PP or PPPI policies

- \$11.50 a month GST inclusive;
- \$69 per half year GST inclusive; or
- \$138 a year GST inclusive.

For AIA Health policies

AIA Vitality is an in-built feature and there is no additional contribution fee payable.

AIA Australia reserves the right to make changes to any aspect of the AIA Vitality program, including the Terms and Conditions and Benefit Guides, and we do not guarantee

the range, identity or terms of AIA Vitality partners and benefits. This includes changes to annual membership fees. Please refer to the AIA Vitality Terms and Conditions on the AIA Vitality member website aiavitality.com.au for further information.

Do clients need to do anything after they apply to become an AIA Vitality member?

If an applicant's AIA Vitality application is accepted, they will be sent an email within one business day, requesting the applicant to activate their AIA Vitality membership. Once they activate their account online at aiavitality.com.au, they will be considered an AIA Vitality member and can start using the program.

How will we help clients activate their membership?

If the client does not complete the activation step, we will send follow up emails and/or calls and/or SMS over a 2–3 month period to support them to activate and become members.

How will we support members to get the most out of the program?

Once activated, members may receive support via emails and other methods of notification if they have completed the activation but not participated in the program after a week or more. They will also receive messages celebrating their achievements such as when they reach points and status milestones and ideas on how to earn more points.

They will also be advised how to earn rewards such as retail gift cards, that they become eligible for throughout the program. In addition, each member has a personalised dashboard on the Member Portal which shows Quick Wins, points earned and results from their health and nutrition assessments.

What happens when a client hasn't received their AIA Vitality activation email yet?

Assuming the member has provided a unique and valid email address, the AIA Vitality activation email is sent within one business day following acceptance of the AIA Vitality application by AIA Australia and completion of the eligible insurance policy application if the membership is associated with a new business PP/PPPI or AIA Health policy.

If it is not received in this time frame, this should be escalated to the AIA Vitality Member Services team on 1800 848 254

(Mon–Fri 8am–5pm AEST) or email queries@aiavitality.com.au to arrange a replacement email.

Can advisers disable / stop receiving copies of AIA Vitality client communications?

Yes. However, if an adviser makes such a request, it will apply to all of their clients' policies. It is not possible to turn this off on a client-by-client basis.

Commissions and Premiums

How will commission be impacted by AIA Vitality?

Commissions are payable in accordance with the Distribution Agreement between AIA Australia Ltd (or any of its subsidiaries) and each distributor. Commission will be paid on the net insurance premium received (not on the AIA Vitality contribution), whether it is initial commission on a new business policy or renewal commission on an inforce policy.

A one-off activation payment of \$250 will, if applicable, be paid in respect of:

- an AIA Vitality Membership sold with a new or inforce eligible PP or PPPI policy; or
- an AIA Vitality Membership attached to a AIA Health policy where a new eligible PP or PPPI policy is also sold for the same life insured.

The \$250 activation payment is payable only once for each life insured.

What date does the system use to calculate commission?

The date the policy is accepted onto the system.

What commission is paid?

For PP or PPPI Policies

- Year one commission on new business policies is paid on net premium. Risk commission excludes the AIA Vitality contribution.
- Renewal commission is paid on the net premium after Premium Flex.

For AIA Health policies

A referral fee of 20% of the first year's premium paid (plus GST) for advisers who are authorised to refer clients to AIA Health.

Is the activation fee payable on Cancel and Replace policies?

Yes. However, if the adviser has been paid an activation fee previously, no activation fee will be paid.

When is the activation fee paid?

Where the life insured does not also hold an eligible AIA Health policy, it will be paid once we receive the first AIA Vitality member contribution. Where the life insured does also hold an eligible AIA Health policy, it will be paid once we receive the first PP/PPPI premium.

If AIA Vitality is sold to the client and later cancelled or the associated insurance policy should lapse, will the activation payment be clawed back?

The activation payment will only be clawed back if AIA Vitality membership is cancelled from inception.

Can a client request to have a different payment frequency between the eligible insurance policy and their AIA Vitality membership?

Not at this time. This request is being considered and may change in the future.

Integrated Product

What discounts exist for a client placing their eligible PP/PPPI insurance cover with AIA Australia?

Eligible PP/PPPI Lump Sum policies submitted to AIA on or after 14 December 2019, can receive 17.5% initial discount. Eligible PP/PPPI Lump Sum policies submitted prior to 14 December 2019 received a 12.5% initial discount. Eligible PP/PPPI Income Stream benefit policies (i.e. Income Protection

or Business Expenses policies) can receive 7.5% initial discount. The premium will be adjusted depending on the AIA Vitality member status. Refer to status tables and discounts below for more details.

The Bundled Discounts and Initial Selection discounts ('ISD') (if selected and eligible) continue to apply to qualifying AIA Australia PP/PPPI insurance policies. ISD is not available with Level, Term Level and Optimum premium patterns.

AIA Vitality Starter* members are not eligible for PP/PPPI's AIA Vitality membership discount.

How can AIA Vitality be funded?

For PP or PPPI Policies

Participation and membership in AIA Vitality is subject to the payment of an annual membership contribution which will be paid at the same frequency as the premiums under the associated policy via credit card or direct debit. Annual membership contributions are the responsibility of the life insured. However, in practice, the policy owner will be asked to pay the AIA Vitality contribution on the life insured's behalf, except where the policy is owned by a company, superannuation fund, SMSF or a platform account. Where the policy is owned by a company, the company may opt to pay the AIA Vitality contribution. The AIA Vitality contribution cannot be funded by Superannuation or SMSF monies or from a platform account.

For AIA Health policies

AIA Vitality is an in-built feature and there is no additional annual membership contribution fee.

What are the contribution methods for AIA Vitality contributions?

- Direct debit from bank account or credit card
- Credit card including Master card, Visa, Amex and Diners Card
- BPay, Post Billpay and cheque – can only be used where the insurance policy premium and AIA Vitality contribution are combined on a direct payment method.

NB: cash payment is not permitted.

Where the policy that AIA Vitality is associated with is a superannuation or SMSF policy, the policy is owned by a business or is a PPPI policy being paid for by a Platform, AIA Vitality contributions must be paid for by the AIA Vitality member by direct debit from a credit card or bank account.

* AIA Vitality and AIA Vitality Starter are provided by AIA Australia. Access to the AIA Vitality or AIA Vitality Starter program arises under, and is subject to, the AIA Vitality Terms and Conditions. AIA Vitality and AIA Vitality Starter partners, benefits and rewards are subject to change at any time. For the most up-to-date information and to view the AIA Vitality Terms and Conditions see aivitality.com.au. Additional program partner terms and conditions may apply.

What are the contribution frequencies of AIA Vitality contributions?

- Monthly
- Half-yearly
- Yearly

Why are separate payments required for the insurance premium and AIA Vitality in some scenarios?

In certain scenarios, where permitted by AIA Australia and where required by law, separate payments are required for the insurance premium and AIA Vitality. For example where the policy that AIA Vitality is associated with is a superannuation or SMSF policy, the policy is owned by a business or is a PPPI policy being paid for by a Platform.

If an adviser adds AIA Vitality to a PP/PPPI policy which is still in the first 12 months, what happens to the upfront commission?

Commission will be clawed back on the premium difference and the AIA Vitality activation payment of \$250 will be paid (provided it hasn't already been paid for that life insured).

How does an adviser attach AIA Vitality to an existing PP/PPPI policy?

The policy owner of the life insured will be required to fill in the AIA Vitality application form. This form can be found on the Adviser Site.

A client has several eligible insurance policies and AIA Vitality has been integrated with all of them, why has the adviser only received one \$250 activation payment?

We only pay one AIA Vitality activation payment per AIA Vitality membership when sold with a new or inforce insurance policy.

AIA Vitality has just been integrated with an inforce PP/PPPI policy. Why hasn't the premium reduced yet?

The premium for Lump Sum benefits will reduce by the initial discount when the policy owner next pays a premium.

There is a 90 day qualifying period for Premium Flex. If the client purchased AIA Vitality less than 90 days from their policy anniversary, Premium Flex does not apply until the next anniversary. However, the client will receive all the other membership benefits, savings and rewards available to the relevant AIA Vitality Status.

Do PP/PPPI child benefits receive the AIA Vitality discount?

Yes, the premium for the Lump Sum child benefits will also participate in the AIA Vitality discount as will the premiums attributed to all rider benefits.

If a child is covered under PP/PPPI Family Protection and the policy owner exercises the option to take out an adult Crisis Recovery policy, can AIA Vitality be transferred to the Crisis Recovery policy?

No. The Life Insured under the new eligible AIA Australia insurance policy will need to take out their own new AIA Vitality membership.

Are AIA Vitality associated PP/PPPI insurance policies also entitled to other insurance discounts?

Yes, all other discounts apply, including the Bundled Discount if the policy/ client qualifies for this discount. The client will also receive the Initial Selection Discount if selected and if eligible.

A client has a health loading on their eligible PP/PPPI insurance policy. Does the loaded premium qualify for the AIA Vitality discount?

Yes (excluding any amount payable for GST, policy fees and government stamp duty).

What are the applicable discounts for PP/PPPI Lump Sum benefits when the eligible insurance policy is linked to AIA Vitality?

Status	Bronze	Silver	Gold	Platinum
Initial Discount*	17.5%	17.5%	17.5%	17.5%
Premium Flex	-2.5%	-1.25%	-0.0%	+1.0%^

* Note: The initial discount is only applied once, from the first premium due date after the member has joined AIA Vitality. AIA reserves the right to adjust this discount at any time. The discount may also increase from time to time as part of a campaign.

^ Maximum 20% discount p.a.

'-' means the discount is eroded each year by this amount

If the policy has Healthier Life Reward (available to new business applications effective 16 April 2023) applied, the Premium Flex discount will reduce to no lower than half of the initial discount that is 8.75% for Lump Sum Benefits. Continued AIA Vitality membership is required to maintain the Healthier Life Reward benefits.

For full details of the benefits, qualifying criteria and terms and conditions of the Healthier Life Reward, please refer to the Priority Protection PDS.

What are the applicable discounts for PP/PPPI Income Stream benefits when the eligible insurance policy is linked to AIA Vitality?

Status	Bronze	Silver	Gold	Platinum
Initial Discount*	7.5%	7.5%	7.5%	7.5%
Premium Flex	-2.5%	-1.25%	-0.0%	+1.0%^

* Note: The initial discount is only applied once, from the first premium due date after the member has joined AIA Vitality. AIA reserves the right to adjust this discount at any time. The discount may also increase from time to time as part of a campaign.

^ Maximum 20% discount p.a.

'-' means the discount is eroded each year by this amount

If the policy has Healthier Life Reward (available to new business applications effective 16 April 2023) applied, the Premium Flex discount will reduce to no lower than half of the initial discount that is 3.75% for Income Protection Core benefits. Continued AIA Vitality membership is required to maintain the Healthier Life Reward benefits.

For full details of the benefits, qualifying criteria and terms and conditions of the Healthier Life Reward, please refer to the Priority Protection PDS.

What are the applicable discounts for Lump Sum and Income Protection benefits when the same Life Insured holds an eligible PP/PPPI insurance policy and a AIA Health policy with AIA Vitality?

As long as the Life Insured holds a AIA Health policy (issued by MO Health Pty Ltd) with AIA Vitality attached, Lump Sum and Income Protection premiums may be discounted by 5%. This is in addition to the applicable discount (noted above) for Lump Sum and Income Stream benefits when the eligible insurance policy is linked to AIA Vitality. Premium discounts are not guaranteed.

What is the maximum discount that can be achieved on the eligible PP/PPPI insurance policy by adding AIA Vitality and maximising on Premium Flex?

The initial discount is 17.5% for Lump Sum and 7.5% for Income Stream benefits (e.g. Income Protection and Business Expenses policies).

The greatest discount that can be applied to a client's premium through Premium Flex as a result of engagement is 20% on Lump Sum, Income Protection and Business Expenses benefits.

What are the expiry/termination dates for AIA Vitality?

AIA Vitality will cease on the earliest to occur of the following*:

- Death of the AIA Vitality member;
- Lapse/cessation of the associated insurance policy;
- Expiry of the latest cease date of all associated eligible policies;
- Non-payment of the AIA Vitality contributions when due, where applicable; or
- Payment of the full sum insured under the associated PP/PPPI insurance policy

*Please refer to the AIA Vitality Terms and Conditions for further details around termination available at www.aiavitality.com.au.

What are the business rules pertaining to the policy continuity?

Lapse and Reinstatement:

Underwriting	Normal reinstatement guidelines apply
Commission	Commission that was clawed back when policy lapsed is repaid on reinstatement
Activation Payment	The activation payment will only be paid once.
PP/PPPI Discount (where applicable)	Discount continues at the same rate that applied on the last policy anniversary
PP/PPPI Premium Flex (where applicable)	Applied as per AIA Vitality Status on policy anniversary
AIA Vitality Status	Reverts to Bronze
AIA Vitality Points	Reset to zero

Lapse and re-write:

Underwriting	Full underwriting for PP/PPPI. No underwriting for AIA Health
Commission	For PP/PPPI: Year 1 commission (upfront 2020 or level) For AIA Health policies: Referral fee of 20% of the first year's premium paid (plus GST)
PP/PPPI Initial AIA Vitality Discount (where applicable)	Treated as a new AIA Vitality linked policy i.e. 17.5% for Lump Sum and 7.5% for Income Protection and Business Expenses benefits. The same rules apply as if the eligible associated policy was a new one as the table below illustrates.
PP/PPPI Premium Flex (where applicable)	Premium Flex* <ul style="list-style-type: none"> Bronze: -2.5% Silver: -1.25% Gold: -0.0% Platinum: +1.0% ^ <p>* '-' means the discount is eroded each year by this amount ^ Maximum 20% discount p.a.</p>
AIA Vitality Status	Bronze
AIA Vitality Points	Zero

Cancel and replace

Underwriting	Normal Cancel and Replace procedure
Commission	Replacement policy rules apply
PP/PPPI Discount (where applicable)	Continues from "cancelled" policy for "like for like" benefit replacement

Cancel and replace

PP/PPPI Premium Flex (where applicable)	Applies as per AIA Vitality Status at policy anniversary
AIA Vitality Status	Maintained
AIA Vitality Points	Retained

What is the effect on AIA Vitality when a claim event occurs under the following benefits?

- Life Cover
- TPD
- Crisis Recovery
- Income Protection and Business Expenses
- AIA Health

AIA Vitality continues

- TPD Accidental TPD/ Universal TPD as a rider under Life Cover where TPD Buy-back has been selected
- Crisis Recovery as a rider under Life Cover where Crisis Recovery Buy-back has been selected
- Crisis Recovery Stand Alone where Crisis Reinstatement has been selected
- Double TPD/Double Universal TPD
- Double Crisis Recovery
- Income Protection
- Income Protection Accident Only
- Income Protection Essentials
- Business Expenses
- Incorporated Business Expenses
- AIA Health

AIA Vitality ceases

- Life Cover
- Accidental Death
- Term Cover
- TPD/Accidental TPD/ Universal TPD Stand Alone
- Crisis Recovery Stand Alone where Crisis Reinstatement has not been selected
- TPD as a rider under Crisis Recovery Stand Alone for the full sum insured
- TPD as a rider under Life Cover for the full sum insured
- Crisis Recovery as a rider under Life Cover for the full sum insured where Crisis Buy-back has not been selected
- Income Protection Lump Sum
- Income Protection Death benefit
- Income Protection – Commuted value

What happens to the AIA Vitality membership if the associated policy lapses?

If the AIA Vitality member is not insured under any other eligible AIA Australia insurance policies then the AIA Vitality membership will be cancelled. If the member is insured under one or more other eligible policies then the membership will transfer to be associated with another policy. If the life insured has a AIA Health policy with in-built AIA Vitality and that policy is cancelled, the membership will transfer to be associated with another policy provided the annual member contribution fee is paid.

Can the Annual Membership Contribution be included in the amount requested for a Partial Roll Over when funding a policy by Partial Roll Over for an Integrated PP/PPPI Policy?

No, if AIA Vitality is associated with an AIA Australia insurance policy funded by a Partial Roll Over, the annual membership contribution cannot be included in the amount of Roll Over monies requested.

Does the minimum PP/PPPI premium of \$300 apply if the AIA Vitality initial discount is applied?

The minimum premium applies after all the discounts and loadings (including the AIA Vitality discount if applicable), policy fees and stamp duty calculations but before the application of the AIA Vitality contribution.

New Business

What is meant by the words “integrated product” and “inforce Policy”?

An Integrated Product is the integration of the current eligible AIA Australia PP/PPPI insurance policy with the purchase and addition of AIA Vitality or AIA Health with in-built AIA Vitality membership. The Integrated Product is a value added product offering available for new business sales and inforce PP/PPPI policies.

AIA Vitality can be associated with new business and inforce Priority Protection policies and Priority Protection for Platform Investors policies (Lump Sum and Income Stream benefits i.e. Income Protection, Business Expenses benefits) where the application form includes an option to apply for AIA Vitality. AIA Vitality is also associated with AIA Health policies.

AIA Vitality Starter* members are not eligible for PP/PPPI's AIA Vitality membership discount.

Customer can upgrade to the full AIA Vitality membership through their PP/PPPI policy applications to receive the AIA Vitality membership discount on their premiums.

My client has an inforce policy that received an initial discount of 12.5% on their Lump Sum benefits. If they take out a new policy, will the Lump Sum benefits on that policy receive an initial discount of 17.5%?

Yes. All new business Lump Sum policies submitted to AIA on or after 14 December 2019 (with an eligible eApp express quote) will receive an initial discount of 17.5%. This will apply irrespective of whether your client already has an AIA Vitality membership or not.

My client has an inforce policy that received an initial discount of 12.5% on their Lump Sum benefits, which has now flexed to 10%. If they cancel and replace their policy, will the Lump Sum benefits on that policy receive an initial discount of 17.5%?

No. When a policy with AIA Vitality attached is cancelled and replaced, the initial discount on the replacement policy will be the flexed discount that applied to the cancelled policy prior to cancellation. In this example, the initial discount on the Lump Sum benefits on the new replacement policy will be 10%.

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When AIA has increased the AIA Vitality initial discounts in the past, the increase in the discounts were passed back to inforce AIA Vitality members. Is the additional 5% being passed back this time?

No. The increase in the AIA Vitality Lump Sum discount from 12.5% to 17.5% will not be passed back to inforce AIA Vitality members. Inforce customers will not see any increase or decrease to their AIA Vitality discounts as a result of this change.

Will clients have different policy numbers and AIA Vitality numbers?

Yes, each AIA Vitality member will have a unique AIA Vitality membership number. When customers upgrade their Vitality Starter membership to a full AIA Vitality membership through a PP/PPPI policy application, their original AIA Vitality number will remain.

What are the AIA Vitality commencement dates for new business and inforce for AIA Vitality?

New Business:

The commencement date of AIA Vitality may match the commencement date for the associated insurance policy.

Inforce (PP/PPPI):

The commencement date of the AIA Vitality account will be when the membership is created in the AIA Australia system which may be different to the policy anniversary date.

eApp[®] Express (PP/PPPI)

Will I be able to quote for AIA Vitality using eApp[®] Express?

Yes. Where AIA Vitality is available it has been integrated with eApp[®] Express to make it easy for new business and replacement policy applications.

Will the quote include the cost of AIA Vitality?

You will be able to identify the AIA Vitality contribution in the Quote and Policy summary. The AIA Vitality contribution will also be included in the total amount payable. If the life insured also has a AIA Health policy with AIA Vitality, this can be taken into account in the quote so the AIA Vitality contribution on the PPP/PPPI policy is waived.

Why does the eApp[®] Express quote ask for the client's mobile number?

The mobile number may be used by AIA Australia to communicate how to use and make the most of the program as well as special offers about AIA Vitality to members, amongst other things. The client may miss out if this is not supplied. Certain features of the program require the mobile number in order to engage the member for maximum benefit in the program.

Why does the eApp[®] Express quote require an email address for the client?

As AIA Vitality is an online offering and email is the primary means of communication with members in order to ensure confidentiality, a valid and unique email address is required for each member.

Where there is more than one policy at application stage, which policy will the AIA Vitality contribution be associated with?

The business logic follows a hierarchy starting with any ordinary Lump Sum benefit, followed by stand alone, Income Protection and then super benefits. The client will not have a choice. The logic is based on internal AIA Australia processes and procedures and can be changed at AIA Australia's sole and absolute discretion.

Where can I find the rules relating to premium discounts?

These are available as mentioned in the relevant PDS and in the Premium Adjustment Rules located at aiavitality.com.au (as amended from time to time).

Can the status page be returned to the default settings?

Yes. This would be done manually using the drop-down menu by the adviser.

Does the adviser need to change every drop-down menu?

No. To prevent this, the fields beneath the one changed will change dynamically. A different status can then be applied at any point below the altered field.

Partners

Where can I go to learn more about the partners?

The AIA Vitality website aiavitality.com.au/vmp-au/partners provides information on the partners.

Other

Can an adviser co-brand (using their own brand and the AIA Vitality brand) for marketing the program to their clients?

Yes, if they obtain AIA Australia's approval. All material containing the AIA Vitality name or relating in any way to AIA Australia, AIA Company Limited, Discovery Limited or the Vitality or the AIA Vitality program (that has not been published by AIA Australia) needs to be sent to the AIA Australia marketing department for prior written approval via your CDM or CDA.

If an AIA Vitality member who is a body builder or is pregnant has a BMI outside of the healthy range and this is unlikely to change, is the client prejudiced in any way?

No, the AIA Vitality member will not be prejudiced. The AIA Vitality member can have their percentage body fat percentage or waist circumference measured when undertaking the AIA Vitality Fitness Assessment with an AIA Vitality gym partner and they can manually upload this information through the online AIA Vitality Member Portal or AIA Vitality app. Note that this will be a discretionary points allocation.

If another insurer requests health information for either new business or claims underwriting will AIA Australia or AIA Vitality release this information?

No, we will only provide this information to another insurer if the AIA Vitality member provides written consent for us to do so or if we are required to do so by law (for example, by a court or tribunal order).

If an AIA Vitality member applies for an eligible AIA Australia PP/PPPI insurance policy (or wishes to increase existing benefits), they will be asked if they intend to have any medical checks, tests or examinations. If they have not yet done the AIA Vitality Health Check and intend to complete it, are they obligated to answer this in the affirmative?

No. The AIA Vitality Health Check is not considered an investigative test for AIA Australia insurance application disclosure purposes.

If AIA Australia should suspect possible non-disclosure on an AIA Australia policy insurance claim, will clinical or other evidence be accessible by AIA Australia from the AIA Vitality member's AIA Vitality records?

No.

What reporting is available to advisers?

Advisers will be able to view client information on the Adviser Site under Policy Details and under Vitality Search.

What level of detail will be shown to advisers in relation to their clients who have a PP/PPPI policy?

- AIA Vitality number
- Insured Name
- Insured DOB
- AIA Vitality Status (e.g. Bronze)
- Membership Status (e.g. terminated, dishonoured, lapsed)
- Issue Date
- Anniversary Date
- Contribution frequency
- Paid to date
- Date of termination (if applicable)
- Policy that the membership contribution is paid on.

What correspondence will the Adviser receive when clients are issued with an email?

Advisers may receive copies of email notifications that are sent to clients with a PP/PPPI policy supporting them in getting the most out of the program. These will not be sent if the Adviser or client has opted out of receiving them.

Can I opt my client out of receiving AIA Vitality emails or other forms of communication?

No. As this program's success relies on the active engagement by the member, personalised communication such as triggered emails assist with and encourage member participation. They help members, earn points, improve their AIA Vitality Status and enjoy the benefits, savings and rewards of the AIA Vitality program. Members may choose to unsubscribe from receiving communications, however they should be aware that it may impact their ability to make full use of the AIA Vitality program, including its discounts and rewards.

What if clients don't have access to any of the partners (e.g. they live in regional areas)?

The partners don't necessarily need to be utilised in order to earn points. For instance, a member can earn their daily points for physical activity via a fitness device linked to AIA Vitality as opposed to visiting one of the AIA Vitality partner gyms. A number of points earning assessments can also be completed online, via the telephone, or when visiting a GP.

Will AIA Vitality information be used to re-underwrite a client?

No - AIA Australia Underwriting and AIA Health do not have access to any AIA Vitality information (including health and medical information) unless that information is declared as part of the insurance application. Any health, medical or other information that may affect the risk under an insurance policy needs to be provided to AIA Australia Underwriting, as requested, even if it was noted as part of the Life Insured's participation in the AIA Vitality program.

Do advisers need to disclose the AIA Vitality Activation Payment in their SOA?

We would ordinarily expect advisers to disclose remuneration received such as the AIA Vitality Activation Payment in a Statement of Advice. Advisers remain responsible for preparing and giving their clients a Statement of Advice in accordance with applicable laws, and for the contents of that Statement of Advice. You should obtain your own advice about relevant regulatory obligations, if required.

You can find more information, including example Statement of Advice wording, and various Adviser Tools on the Business Growth Hub, aia.com.au/business-growth-hub.

Support

Who do I raise AIA Vitality escalations with?

1. Escalations relating to points, status, partners or the AIA Vitality program in general should be directed to the AIA Vitality Member Services team on 1800 848 254 or email queries@aiavitality.com.au.
2. Escalations regarding a PP/PPPI policy integrated with AIA Vitality should be directed to the Policy Services team in Operations on 1800 033 490 option 2.
3. Escalations relating to new business should be directed to the New Business team in Operations on 1800 033 490 or the State based Client Development Support team.

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